

EXHIBIT 13

#00J280363

April 17, 2009

As the valid and legal beneficiary and representative of Velma L. Middlebrook's (Hinton) since 2006, I demand payment of benefits. I called in notice of my mother's death (4-10-2009) to Globe Insurance Claim's Department on Monday 4-13-2009. Sadly, my mother's funeral service was completed on Thursday, 4-16-2009 (Her program is attach); therefore, I demand payment of her insurance benefits for immediate release to:

Dr. Sherion Moon

[REDACTED]

Powder Springs, GA 30127

Phone-c# [REDACTED] h# [REDACTED]

Please contact me if additional documentation is needed.

Thank you.

Dr. Moon

cc-Globe Fraud Department

Attorney

Please mail all Velma Middlebrooks (Hinton)
correspondence to the ^{name} _{address} above.